

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: **Chantay Cates**

Case No.

Debtors:

Chapter 13

**CHAPTER 13 PLAN**

ADDRESS: (1) 205 Cedar Street  
Halls, TN 38040 (2) \_\_\_\_\_

**PLAN PAYMENT:**

Debtor(1) shall pay \$ **704.00 Bi-Weekly**

PAYROLL DEDUCTION

*Marvin Windows & Doors, 101 Marvin Road, Ripley, TN 38063*

From: \_\_\_\_\_

Debtor(2) shall pay \$ \_\_\_\_\_

**1. THIS PLAN [Rule 3015.1 Notice]:**

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]

YES

NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]

YES

NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].

YES

NO

**2. ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

**3. AUTO INSURANCE:**  Included in Plan; OR  Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

**4. DOMESTIC SUPPORT:**

**Paid by:**  Debtor(s) directly  Wage Assignment, **OR**  Trustee to:  
None **ongoing payment begins** January 2018 **Approximate arrearage:** \_\_\_\_\_ **Monthly Plan Payment:** \_\_\_\_\_  
\$ \_\_\_\_\_

**5. PRIORITY CLAIMS:**

**-NONE-** **Amount** \_\_\_\_\_ **\$** \_\_\_\_\_

**6. HOME MORTGAGE CLAIMS:**  Paid directly by Debtor(s); **OR**  Paid by Trustee to:

Vanderbilt Mortgage & Finance Company **ongoing payment begins** January 2018 **Approximate arrearage:** 6,020.00 **Interest** \_\_\_\_\_ **\$1,003.31**  
**\$101.00**

**7. SECURED CLAIMS:**

[Retain lien 11 U.S.C. §1325 (a)(5)] **Value of Collateral:** \_\_\_\_\_ **Rate of Interest** \_\_\_\_\_ **Monthly Plan Payment:** \_\_\_\_\_

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER  
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. §1325 (a)] **Value of Collateral:** \_\_\_\_\_ **Rate of Interest** \_\_\_\_\_ **Monthly Plan Payment:** \_\_\_\_\_  
Capital Auto Finance Co. **12,000.00** **7.00** **\$238.00**  
adequate protection payment of \$60.00/mo  
City of Halls **800.00** **7.00** **\$18.00**  
Check Into Cash of Tennessee, Inc.  
TN Title Loans, Inc. **Paid Outside Plan by Daughter**  
**Paid Outside Plan by Son**

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON  
CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIAL  
REASONABLE DISPOSAL OF COLLATERAL:**

**-NONE-** **Collateral:** \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

<b>-NONE-</b>	Amount: _____	Rate of Interest _____	Monthly Plan Payment: _____
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**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

**None**  Not provided for **OR**  General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**

**-NONE-**

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$12,600.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

%, OR,  
 **THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

**Aaron's Sales & Lease: Furniture**  Assumes **OR**  Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately **60** months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

**None**

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ Alissa York Gay

**Alissa York Gay**

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s) /ral

Date September 20, 2017